

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

In Re:)	Case No. 08-17172
)	
KLEINHENZ, KENNETH R.)	Chapter 7
KLEINHENZ, DAWN M.)	
Debtor(s).)	Judge: MORGENSTERN-
)	CLARREN

TRUSTEE'S FINAL REPORT

Waldemar J. Wojcik, the trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claim, and that the final report attached hereto, is proper and consistent with the law and rules of the court.

Therefore, the trustee requests that the Final Report be accepted.

Date: 3/20/09

/s/ Waldemar J. Wojcik
Waldemar J. Wojcik, Trustee
526 Superior Avenue
Leader Bldg., Suite 1030
Cleveland, OH 44114
Phone (216) 241-2628

REVIEW BY UNITED STATES TRUSTEE

I have reviewed the Trustee's Final Report.

DANIEL M. McDERMOTT
UNITED STATES TRUSTEE
Ohio/Michigan Region 9

Date: 04/13/09

By: /s/ Rivia O. Keys

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
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In Re:) Case No. 08-17172
)
KLEINHENZ, KENNETH R.) Chapter 7
KLEINHENZ, DAWN M.)
Debtor(s).) Judge: MORGENSTERN-
) CLARREN

FINAL REPORT

The petition commencing this case was filed on 09/22/08 and the undersigned was appointed trustee on 09/22/08. The amount of the trustee's bond is now blanket.

The trustee certifies that the balance in the individual estate trust account, bank account number 4436927407 at BANK OF AMERICA, N.A., is in the amount of \$2,831.64. This includes all earned interest.

All property of the estate, except that claimed as exempt by the debtor(s), without objection, or determined by the Court as exempt, has been inventoried, collected and liquidated, or abandoned. Any property not heretofore abandoned by the trustee is now abandoned.

All claims have been examined and objections have been resolved. All applications for approval of compensation and expenses of other professional persons have been filed with the United States Trustee and the Court, except: NONE.

1. The trustee adopts the schedules of the petition filed as his inventory.
(YES) _____ (NO) X (Form 1 attached as Exhibit A).

2. Final account as of 03/19/09

RECEIPTS: (Form 2 attached as Exhibit B)	\$4,810.00
DISBURSEMENTS: (Form 2 attached as Exhibit B)	\$1,978.36
BALANCE OF FUNDS ON HAND	\$2,831.64

3. Analysis of Claims Filed (See Exhibit C attached)

4. The amount upon which the trustee's compensation has been computed is \$2,831.64. This does not include any exempt amounts paid to the debtor(s) and/or any refunds to be made to the debtor(s).

COMPUTATION OF COMPENSATION

Pursuant to 11 U. S. C. Section 326, compensation is computed as follows:

25% of First	\$5,000:	(\$1,250 Maximum)	\$707.91
10% of the Next	\$45,000:	(\$4,500 Maximum)	\$0.00
05% of the Next	\$950,000:	(\$47,500 Maximum)	\$0.00
03% of Balance			\$0.00

TOTAL COMPENSATION REQUESTED	<u>\$707.91</u>
TRUSTEE EXPENSES	

The Trustee has incurred the following expenses:

NATURE:	AMOUNT:
Photocopy/Duplication Expense: 77 x \$0.20	\$15.40
Postage: 15 x \$0.42	\$6.30
TOTAL EXPENSES REQUESTED	\$21.70

The undersigned Trustee certifies under penalty of perjury that the foregoing is true and correct to the best of the trustee's knowledge and requests the Court to provide notice and opportunity for a hearing under 11 U. S. C. Section 330 (a) and 503 (b) and thereafter award final compensation or reimbursement of expenses. All of the compensation sought is for the period beginning with the undersigned's appointment to the present date.

WHEREFORE, the Trustee requests that this application be approved by this Court and that the Trustee be granted compensation and reimbursement of expenses as enumerated above. The Trustee further states that no payments have been made or promised to the trustee for services rendered or to be rendered in any capacity in this case. No agreement or understanding exists between applicant and any other person for sharing compensation received or to be received, except that which is within the Applicant's law firm.

DATED: 3/20/09

/s/ Waldemar J. Wojcik
Waldemar J. Wojcik, Trustee
526 Superior Avenue
Leader Bldg., Suite 1030
Cleveland, OH 44114
Phone (216) 241-2628

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Case No: 08-17172 PMC Judge: PAT E. MORGENSTERN-CLARREN
Case Name: KLEINHENZ, KENNETH R.
KLEINHENZ, DAWN M.
For Period Ending: 03/20/09

Trustee Name: Waldemar J. Wojcik
Date Filed (f) or Converted (c): 09/22/08 (f)
341(a) Meeting Date: 10/30/08
Claims Bar Date: 02/10/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. RE: 9760 Newkirk Dr., Parma Hts., Ohio	120,000.00	0.00	DA	0.00	FA
2. Cash on hand	20.00	0.00	DA	0.00	FA
3. Joint savings acct. -Ohio Teamsters Credit Union	55.12	0.00	DA	0.00	FA
4. Joint checking acct. - US Bank	560.12	0.00	DA	0.00	FA
5. Joint checking acct. - US Bank	0.00	0.00	DA	0.00	FA
6. Household goods	2,000.00	0.00	DA	0.00	FA
7. Wedding ring	100.00	0.00	DA	0.00	FA
8. State Farm Whole Life Insurance Policy	51.00	0.00	DA	0.00	FA
9. Term policy with Life Investors Ins. Co.	0.00	0.00	DA	0.00	FA
10. State Farm whole life	65.00	0.00	DA	0.00	FA
11. Evergreen Packaging 401K	2,061.00	0.00	DA	0.00	FA
12. SERS	Unknown	0.00	DA	0.00	FA
13. 2006 Ford Freestar	12,000.00	0.00	DA	0.00	FA
14. 1992 Honda Accord	300.00	0.00	DA	0.00	FA
15. 2008 Tax refunds (prorated) (u)	3,600.00	2,831.64		4,810.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$140,812.24	\$2,831.64	\$4,810.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

RE PROP# 15---Trustee intercepted tax refund from IRS in the amount of \$4,810.00. Exempt portion of \$1,978.36 was refunded to Debtors, after application of available exemptions.

Initial Projected Date of Final Report (TFR): 07/01/09 Current Projected Date of Final Report (TFR): 03/20/09

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2

Case No: 08-17172 PMC Judge: PAT E. MORGENSTERN-CLARREN
Case Name: KLEINHENZ, KENNETH R.
KLEINHENZ, DAWN M.

Trustee Name: Waldemar J. Wojcik
Date Filed (f) or Converted (c): 09/22/08 (f)
341(a) Meeting Date: 10/30/08
Claims Bar Date: 02/10/09

/s/ Waldemar J. Wojcik

Date: 03/20/09

WALDEMAR J. WOJCIK

FORM 2

Page: 1

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-17172 -PMC
Case Name: KLEINHENZ, KENNETH R.
KLEINHENZ, DAWN M.
Taxpayer ID No: *****5480
For Period Ending: 03/20/09

Trustee Name: Waldemar J. Wojcik
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7407 Checking - Non Interest

Blanket Bond (per case limit): \$ 2,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/06/09	15	U.S. TREASURY	Income tax refund	1224-000	4,810.00		4,810.00
03/12/09	001001	KENNETH KLEINHENZ & DAWN KLEINHENZ	Refund to Debtors	8500-002		1,978.36	2,831.64
			Exempt portion of 2008 income tax refund				

Account *****7407	Balance Forward	0.00		
	1 Deposits	4,810.00	1 Checks	1,978.36
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 4,810.00		
			Total	\$ 1,978.36
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 4,810.00		

EXHIBIT "C"
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-17172	Page 1	Date: March 20, 2009
Debtor Name: KLEINHENZ, KENNETH R.	Claim Class Sequence	
Claims Bar Date: 02/10/09		

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000002 070 UC	Recovery Management Systems Corporation For Capital Recovery II As Assignee of CAPITAL ONE INSTALLMENT 25 SE 2nd Avenue, Suite 1120 Miami FL 33131	Unsecured Allow unsecured.	Filed 11/20/08	\$0.00	\$10,901.27	\$10,901.27
000003 070 UC	CAPITAL ONE BANK (USA), N.A. C/O TSYS DEBT MANAGEMENT (TDM) PO BOX 5155 NORCROSS, GA 30091	Unsecured Allow unsecured.	Filed 12/16/08	\$0.00	\$2,273.76	\$2,273.76
000004 070 UC	CAPITAL ONE BANK (USA), N.A. C/O TSYS DEBT MANAGEMENT (TDM) PO BOX 5155 NORCROSS, GA 30091	Unsecured Allow unsecured.	Filed 12/16/08	\$0.00	\$1,949.95	\$1,949.95
000005 070 UC	Roundup Funding, LLC (World Fin/Value City) MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured Allow unsecured.	Filed 12/29/08	\$0.00	\$1,828.42	\$1,828.42
000006 070 UC	ECAST SETTLEMENT CORPORATION ASSIGNEE OF HSBC BANK NEVADA AND ITS ASSIGNS POB 35480 NEWARK NJ 07193-5480	Unsecured Allow unsecured.	Filed 01/12/09	\$0.00	\$746.23	\$746.23
000007 070 UC	ECAST SETTLEMENT CORPORATION ASSIGNEE OF HSBC BANK NEVADA AND ITS ASSIGNS POB 35480 NEWARK NJ 07193-5480	Unsecured Allow unsecured.	Filed 01/12/09	\$0.00	\$916.74	\$916.74
000008 070 UC	ECAST SETTLEMENT CORPORATION ASSIGNEE OF HSBC BANK NEVADA AND ITS ASSIGNS POB 35480 NEWARK NJ 07193-5480	Unsecured Allow unsecured.	Filed 01/12/09	\$0.00	\$1,250.77	\$1,250.77
000009 070 UC	ECAST SETTLEMENT CORPORATION ASSIGNEE OF HSBC BANK NA/DIRECT MERCHANTS CREDIT CARD BANK NA POB 35480 NEWARK NJ 07193-5480	Unsecured Allow unsecured.	Filed 01/22/09	\$0.00	\$2,907.51	\$2,907.51
000010 070 UC	ECAST SETTLEMENT CORPORATION ASSIGNEE OF HSBC BANK NA/DIRECT MERCHANTS CREDIT CARD BANK NA POB 35480	Unsecured Allow unsecured.	Filed 01/22/09	\$0.00	\$2,850.99	\$2,850.99

EXHIBIT "C"
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-17172 Page 2 Date: March 20, 2009
Debtor Name: KLEINHENZ, KENNETH R. Claim Class Sequence
Claims Bar Date: 02/10/09

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
NEWARK NJ 07193-5480						
000011	CitiFinancial, Inc	Unsecured	Filed 01/31/09	\$0.00	\$6,400.29	\$6,400.29
070	P.O. Box 140489	Allow unsecured.				
UC	Irving, TX 75014-0489					
000012	Recovery Management Systems Corporation	Unsecured	Filed 02/10/09	\$0.00	\$2,566.23	\$2,566.23
070	For GE Money Bank	Allow unsecured.				
UC	dba EMPIRE/GEMB 25 SE 2nd Ave Ste 1120 Miami FL 33131					
000013	Recovery Management Systems Corporation	Unsecured	Filed 02/10/09	\$0.00	\$2,874.78	\$2,874.78
070	For GE Money Bank	Allow unsecured.				
UC	dba JCPENNEY CREDIT SERVICES 25 SE 2nd Ave Ste 1120 Miami FL 33131					
000001	Ford Motor Credit Company LLC	Secured	Filed 10/06/08	\$0.00	\$21,625.35	\$21,625.35
999	Drawer 55-953	Allow as secured (Car loan). Deny for purpose of distribution.				
SC	P O Box 55000 Detroit MI 48255-0953					
Case Totals:				\$0.00	\$59,092.29	\$59,092.29
Code #: Trustee's Claim Number, Priority Code, Claim Type						

PROPOSED DISTRIBUTION

Case Number: 08-17172 PMC

Page 1

Date: March 20, 2009

Debtor Name: KLEINHENZ, KENNETH R. \ KLEINHENZ, DAWN M.

Claim #	Payee Name	Class	Priority	Amt Claimed * Amt Allowed	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								\$2,831.64
Claim Type -								
	Waldemar J. Wojcik	Admin		\$707.91 *	\$0.00	\$707.91	\$707.91	\$2,123.73
	COMPENSATION			\$707.91				
				Percent Paid: 100.00000 %				
	Waldemar J. Wojcik	Admin		\$21.70 *	\$0.00	\$21.70	\$21.70	\$2,102.03
	EXPENSES			\$21.70				
				Percent Paid: 100.00000 %				
Subtotal For Claim Type				\$729.61 *	\$0.00	\$729.61	\$729.61	
				\$729.61				
Subtotals For Class Administrative 100.00000 %				\$729.61 *	\$0.00	\$729.61	\$729.61	
				\$729.61				
Claim Type UC - UNSECURED CLAIMS								
000002	Recovery Management Systems Corporation	Unsec	070	\$10,901.27 *	\$0.00	\$10,901.27	\$611.60	\$1,490.43
				\$10,901.27				
				Percent Paid: 5.61036 %				
000003	CAPITAL ONE BANK (USA), N.A.	Unsec	070	\$2,273.76 *	\$0.00	\$2,273.76	\$127.57	\$1,362.86
				\$2,273.76				
				Percent Paid: 5.61053 %				
000004	CAPITAL ONE BANK (USA), N.A.	Unsec	070	\$1,949.95 *	\$0.00	\$1,949.95	\$109.40	\$1,253.46
				\$1,949.95				
				Percent Paid: 5.61040 %				
000005	Roundup Funding, LLC	Unsec	070	\$1,828.42 *	\$0.00	\$1,828.42	\$102.58	\$1,150.88
				\$1,828.42				
				Percent Paid: 5.61031 %				
000006	ECAST SETTLEMENT CORPORATION ASSIGNEE OF	Unsec	070	\$746.23 *	\$0.00	\$746.23	\$41.87	\$1,109.01
				\$746.23				
				Percent Paid: 5.61087 %				
000007	ECAST SETTLEMENT CORPORATION ASSIGNEE OF	Unsec	070	\$916.74 *	\$0.00	\$916.74	\$51.43	\$1,057.58
				\$916.74				
				Percent Paid: 5.61010 %				
000008	ECAST SETTLEMENT CORPORATION ASSIGNEE OF	Unsec	070	\$1,250.77 *	\$0.00	\$1,250.77	\$70.17	\$987.41
				\$1,250.77				
				Percent Paid: 5.61014 %				

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PROPOSED DISTRIBUTION

Case Number: 08-17172 PMC

Page 2

Date: March 20, 2009

Debtor Name: KLEINHENZ, KENNETH R. \ KLEINHENZ, DAWN M.

Claim #	Payee Name	Class	Priority	Amt Claimed * Amt Allowed	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Claim Type UC - UNSECURED CLAIMS								
000009	ECAST SETTLEMENT CORPORATION ASSIGNEE OF	Unsec	070	\$2,907.51 * \$2,907.51	\$0.00	\$2,907.51	\$163.12	\$824.29
				Percent Paid: 5.61030 %				
000010	ECAST SETTLEMENT CORPORATION ASSIGNEE OF	Unsec	070	\$2,850.99 * \$2,850.99	\$0.00	\$2,850.99	\$159.95	\$664.34
				Percent Paid: 5.61033 %				
000011	CitiFinancial, Inc	Unsec	070	\$6,400.29 * \$6,400.29	\$0.00	\$6,400.29	\$359.08	\$305.26
				Percent Paid: 5.61037 %				
000012	Recovery Management Systems Corporation	Unsec	070	\$2,566.23 * \$2,566.23	\$0.00	\$2,566.23	\$143.97	\$161.29
				Percent Paid: 5.61018 %				
000013	Recovery Management Systems Corporation	Unsec	070	\$2,874.78 * \$2,874.78	\$0.00	\$2,874.78	\$161.29	\$0.00
				Percent Paid: 5.61052 %				
Subtotal For Claim Type UC				\$37,466.94 * \$37,466.94	\$0.00	\$37,466.94	\$2,102.03	
Subtotals For Class Unsecured 5.61036 %				\$37,466.94 * \$37,466.94	\$0.00	\$37,466.94	\$2,102.03	
<< Totals >>				\$38,196.55 \$38,196.55	\$0.00	\$38,196.55	\$2,831.64	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

T



Interim Statement

Customer Connection
Bank of America, N.A.
Dallas, TX 75283-2406

Account Reference Information

Account Number : 4436927407
Status : OPEN

KLEINHENZ, KENNETH R., DEBTOR
KLEINHENZ, DAWN M., DEBTOR
WALDEMAR J. WOJCIK - TRUSTEE
08-17172
C/O GLOBAL GOVERNMENT BANKING
TX1-492-10-01

Customer Service

1-877-757-8223

Statement Printed As Of : 03/20/2009

Bankruptcy Case Number: 08-17172

Special Markets Checking Account

Account Summary Information

Statement Period	03/01/2009 - 03/20/2009	Last Statement Balance	\$0.00
Number of Deposits/Credits	1	Amount of Deposits/Credits	\$4,810.00
Number of Withdrawals/Debits	1	Amount of Withdrawals/Debits	\$1,978.36
		This Statement Balance	\$2,831.64

Deposits and Credits

Date	Item Amount	Serial	Transaction Description	Balance
03/09/2009	\$4,810.00	000001	DEPOSIT	\$4,810.00

Withdrawals and Debits

Date	Item Amount	Serial	Transaction Description	Balance
03/16/2009	\$1,978.36	001001	CHECK	\$2,831.64